

## Claims

1. A method of payment in a purchasing action performed by means of an electronic communication device between a customer using said electronic communication device and a provider offering goods and/or services, comprising the steps of:
  - building up a connection between said customer and said provider via a communication channel of said communication device;
  - upon receipt of a purchase order from said customer, issuance of an electronic bill by said provider and transmission of said electronic bill to said customer;
  - upon acknowledgement of said electronic bill by said customer, transmission of a money transfer order from said customer to a payment provider;
  - execution of said money transfer order by said payment provider by debiting an account of said customer;
  - sending a receipt of payment to said customer;
  - forwarding said receipt of payment to said provider.
2. The method of claim 1 wherein before execution of said money transfer order the customer is identified as being authorized to give said money transfer order.
3. The method of claim 2 wherein said authentication is performed by a telecommunication provider via a service channel of said communication device.
4. The method of claim 2 wherein said authentication is performed before transmission of said money transfer order to said payment provider.
5. The method of claim 2 wherein said authentication is performed after transmission of said money transfer order to said payment provider.

6. The method of claim 1 wherein transmission of said electronic bill, of said money transfer order and of said receipt of payment is performed via a service channel of said communication device.
7. The method of claim 1 wherein the connection between said customer and said provider is a voice channel connection.
8. The method of claim 1 wherein the connection between said customer and said provider is a internet connection.
9. The method of claim 1 wherein said communication device is a GSM mobile equipment having a subscriber identity module (SIM) .
10. A method of payment in a purchasing action performed by means of a cellular standard communication device between a customer using said cellular standard communication device and a provider offering goods and/or services, wherein the communication between said customer and said provider is performed via a voice channel of said communication device and transmissions of an electronic bill from said provider to said customer, of a money transfer order from said customer to a payment provider and of a receipt of payment from said payment provider to said customer are performed via a service channel of the cellular standard network.
11. The method of claim 10 wherein an authentication of said customer is provided by a telecommunication provider in the cellular standard network via said service channel.
12. A computer program product comprising computer program code means adapted to perform the following steps when run on an electronic communication device:
  - receiving an electronic bill transmitted via a first channel of said electronic communication device;
  - upon acknowledgement of said electronic bill by a user of

said electronic communication device, creation of a money transfer order and transmission of said money transfer order to a payment provider via a second channel of said electronic communication device;

- receiving a receipt of payment from said payment provider and forwarding said receipt of payment to said provider.

13. The computer program product of claim 12 embodied on a computer readable medium.

14. The computer program product of claim 13 wherein said computer readable medium is a cellular phone chip.